

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Juan C. Velasco, Esq.  
1870 Route 27 – Suite 202  
Edison NJ 08817  
732-985-5520; juan@velascolaw.com  
Attorney for Debtor

Case No. 18-30692-CMG

HEARING DATE:

CHAPTER: 13  
JUDGE: Christine M. Gravelle

**IN RE:**

John A. Paone and  
Bonnie A. Paone

**ORDER APPROVING LOAN MODIFICATON**

The relief set forth on the following page, numbered two (2) is hereby ORDERED.

Debtor(s): **John A. Paone and Bonnie A. Paone**

**Case No. 18-30692-CMG**

Caption of Order: **ORDER APPROVING LOAN MODIFICATON**

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THIS MATTER having come before the Court on Attorney for Debtors' Motion to APPROVE LOAN MODIFICATON, and the Court having been satisfied that proper service and notice was effectuated on Chapter 13 Trustee and the Court having considered the Debtors' Attorney Certification and supporting papers, and good and sufficient cause appearing there from for the entry of this Order: it is

ORDERED as follows:

1. Debtor is granted approval to enter into a permanent loan modification.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within ninety (90) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.
5. Ordered that debtor's counsel may file a separate fee application for representation in connection with this motion.

The successful party shall serve this Order on the debtor, any trustee and all parties who entered an appearance on this motion.